



Housing

HOUSING

Introduction

Planning for housing in the Village of Bennet is a complex procedure, much of which can only be based on estimates of future economic activity, development and population growth in the Village and surrounding area. Bennet is somewhat unique too in that, given its close proximity to Lincoln, it is very much dependent upon the development of the southeast portion of Lincoln. According to the community survey completed in December of 1992, over 75% of the working age residents of Bennet are employed in Lincoln. And to no surprise, over 90% of residents do most of their shopping exclusively in the city of Lincoln also. This has been, and will continue to be, one the most important factors affecting the development of the Village of Bennet for the foreseeable future.

Available, affordable and safe housing is a key ingredient in a community's appearance and ability to accommodate growth. The housing section provides an important link between the population and economic development and land use sections, for without the necessary available housing, there can be no expansion in those areas.

The purpose of the housing portion of the comprehensive plan is two-fold:

- Identify existing housing characteristics and trends in order to give an overview of the current conditions of the housing stock in Bennet
- To project future housing needs as they pertain not only to future development of new units, but to the revitalization of existing units

If a community desires population and economic growth, then housing will be needed for various family sizes, for purchase and rent, and for differing income levels.

Conservation, preservation and redevelopment of residential areas within the Village will be a key ingredient to growth.

Current Conditions

A community survey was taken in November of 1992, and a field survey of housing conditions was taken in April of 1993. From that data, the following generalizations have been formed concerning housing conditions in Bennet:

- Residents believed that overall the availability of housing in Bennet was inadequate. Many responded that there was land available and suitable for new housing, but that it was either being used inappropriately or standing vacant. There was also a desire to see more apartment or multi-family dwelling units constructed in Bennet. Housing for the elderly was also a major concern.
- Appearance was very important to residents of Bennet. Sidewalk conditions were evaluated as very poor. There were many unsightly vacant lots that needed to be maintained and deteriorating structures that needed to be eliminated.

- There was an overwhelming desire of residents to keep and maintain a rural atmosphere. Items such as the sense of community, small town environment, a lower cost of living and fewer restrictions headed the list of reasons that attracted them to take up residence in Bennet.

The field survey taken in April of 1993 was conducted by the Bennet Planning Commission with the help of area residents. All of the residences in Bennet were surveyed and rated given the criteria listed in Appendix B. Interior features were not examined in this process. Table 10 identifies the results of that survey.

Table 10 - Bennet Housing Structural Survey, 1993

Rating Category	Total Structures	Percent
Excellent	46	22.1
Good	121	58.2
Fair	28	13.5
Poor	9	4.3
Dilapidated	4	1.9
Total Structures	208	100%

Source: Housing Structural Survey Bennet, Nebraska, 1993

Dwellings were structurally surveyed and each structure was given an overall rating of either "excellent", "good", "fair", "poor" or "dilapidated". The survey identified 208 housing units within the corporate limits of Bennet. Slightly more than 80%, or 167 of the units in Bennet, received a rating of either good or excellent. 18%, or 37 units, received ratings indicating major repairs were necessary. Nearly 2%, or 4 units, received a rating placing them in the category of dilapidated or unsafe to occupy.

Overall, this is a very good rating, and would seem to conflict with the results of the community survey indicating a great concern over unsightly vacant lots and the deteriorating condition of housing units. We find the results, however, to be very much consistent with one another. There is an overwhelming majority of residents, more than 80%, who take great pride in their home and maintain it and the surrounding property at a very high level. Those same people would be naturally critical of those who do not, since it has a direct impact on their property valuation and overall community appearance. The numbers indicate that there is very little middle ground in the Village of Bennet; properties are either well maintained or essentially not maintained. It should also be noted that those rated fair and poor are those that will be categorized as dilapidated within the next ten to fifteen years if not given the appropriate attention.

Table 11 gives a snapshot of the type of housing units available for Lancaster County, the Village of Bennet, and some other nearby communities for comparison purposes, taken from 1990 census data. The data clearly indicates that Bennet is currently at a tremendous disadvantage in trying to attract new families or individuals to the Village. The very high rate of single family dwelling units, coupled with the very low vacancy rate, limit community growth.

Table 11 - Available Housing, Lancaster County and Selected Communities, 1990

	SFDU	MFDU	MH	Vacancy Rate	Median Value	Rent
County	65.6%	30.6%	3.8%	5.8%	\$62,200	\$322
Bennet	90.4%	1.4%	8.2%	3.7%	38,800	214
Panama	85.9%	7.7%	6.4%	7.1%	48,300	196
Hickman	82.2%	10.1%	7.7%	8.8%	46,300	238
Firth	85.1%	12.1%	2.8%	6.3%	40,800	241

Source: 1990 Census

SFDU - Single Family Dwelling Unit, MFDU - Multiple Family Dwelling Unit, MH - Mobile Home, Vacancy Rate is the average available pool of units that is either for sale or rent

The vacancy rate for a community that is considered acceptable is 5%. The vacancy rate will be somewhat higher (5-7%) for rental units and lower (2-3%) for owner occupied units. Higher vacancy rates allow for better market competition to insure reasonably affordable rates, adequate turnover time to allow for maintenance and refurbishing, and greater selection to allow for alternatives. One of the most important means by which one can attract and hold newcomers to its community is to provide quality housing for all age ranges and income levels.

Trends

Future housing needs are most accurately estimated from the use of population data. The most common method of determining future housing needs is to estimate the future population, divide that by an estimate of the number of persons per household and then add those units necessary to maintain an acceptable vacancy rate.

Table 12 - Household Size, Bennet, Lancaster County, State of Nebraska, 1990

Household Size	Village	County	State
1 Person	22.1%	27.5%	26.4%
2 Person	30.5%	34.3%	33.1%
3 Persons	12.6%	15.9%	15.2%
4 Persons	24.8%	14.2%	14.8%
5 Persons	8.9%	5.7%	7.2%
6 Persons	1.1%	1.7%	2.4%
7 Persons	0%	.7%	.9%
3 or more persons	47.4%	38.2%	40.5%

Source: U.S. Census, 1990

Census data from 1990 give us the population trends for the State, County and Village. Table 12 highlights some of the more relevant information taken from the census as it pertains to household and family population. The figures show that Bennet is definitely a family town with more people in the "3 or more persons" category than either the County or State.

As was mentioned in the introduction of this section, it must be emphasized that population growth is very much dependent upon economic activity in the surrounding area. Projections in the early 70's, after the explosive growth in population of the 60's, put the population of Bennet at 587 by 1980 and 668 by 1990. Obviously that has not come to pass, and shows that any future population figure upon which one bases any decisions is no more than an educated guess. Given the past population trends of Bennet as shown in Figure 1, coupled with the notion that Bennet will in fact experience growth in the coming years, the population in the Village is expected to grow about 3% or 18 persons by 2000. (Source: Nebraska Department of Economic Development).

The current number of persons per household in Bennet is 2.71 and has been steadily decreasing, paralleling the trend both State and County wide. This is also typical of national trends at this time and follows the patterns one would expect to see with an aging population. We expect the persons per household figure to drop to 2.69. The vacancy rate in Bennet is relatively low at 3.7%. The vacancy rate considered acceptable for a community is 5% and that figure will be used when calculating the future housing need.

Table 13 - Housing Projections, Village of Bennet

	1990	2000
Village Population	544	562
Persons Per Household	2.71	2.69
Household Demand	201	209
Vacancy Rate	5%	5%
Vacancy Demand	10	11
Total Units Needed	210	220
Total Units Available	208	208
Additional Units Needed	2	12

Source: 1990 Census (projected for 2000)

The future housing needs for the Village of Bennet are calculated and shown in Table 13. The Village of Bennet has a projected need of 12 additional housing units by the year 2000. It should be noted, however, that housing units now in need of major repairs or dilapidated be given the appropriate attention (repaired or rebuilt) so as to keep their numbers in the list of available housing. If not, the number of additional units needed could go much higher. Also of concern is the age distribution of the housing in Bennet. As Table 14 shows, nearly 50% of the housing in Bennet is over 50 years old, and older houses generally need much more ongoing maintenance than newer houses.

Table 14 - Age Distribution of Housing, Village of Bennet, 1990

Year Built	Total	Owner Occupied	Renter Occupied
1989-90	0	0	0
1985-88	6	6	0
1980-84	10	9	1
1970-79	60	50	9
1960-69	27	22	5
1950-59	7	6	0
1940-49	11	9	2
1939 or before	87	72	11

Source: U.S. Bureau of Census, 1990

Conclusions

In summary, we have found that the overall appearance and living conditions of Bennet are very important to its citizens, and that survey data indicates 80% of the current housing units are rated in good or excellent condition. The remaining 20% do show need of major repair.

The Village also has an extremely low percentage of multi-family dwelling units (i.e. duplexes and apartment houses), and a higher than normal percentage of mobile homes as seen in Table 11. These housing trends need to be reversed if Bennet is to grow and prosper in the future. Survey data indicates citizens want more duplex and apartment type housing available in the community.

According to census projections, the population of Bennet is expected to grow by approximately 3%, or 18 persons, by the year 2000. At that rate an additional 12 housing units will be needed to accommodate this growth and maintain an acceptable vacancy rate. However, this seems to be a rather conservative estimate. By encouraging housing construction and availability within the Village we could easily more than double that estimate.

Recommendations

1. Adopt and enforce ordinances concerning the condition and use of vacant lots to eliminate those that are currently unsightly and to keep others from digressing into an unacceptable condition.
2. Adopt and enforce health and safety ordinances and appropriate building codes for housing units, in conjunction with those already existing for the County and State, to keep housing conditions at an acceptable level. A Village Housing Authority could perhaps be formed to monitor conditions and enforce policy on a continuing basis.

3. Actively seek land within the Village and adjacent to it and work with contractors or individuals willing to invest in these areas for the purpose of constructing new housing, especially multiple family dwelling units such as apartments and independent living units for the elderly. Form a Community Development Corporation which could sell shares and those shares could be used to construct new housing.
4. Actively pursue or compel owners of dilapidated, unsafe housing structures to rebuild or remove these units.
5. Consider a housing market study to target and attract residential investment.